NOTICE OF ALLOWANCE AND FEE(S) DUE

22428	7590	01/25/2010

FOLEY AND LARDNER LLP
SUITE 500
3000 K STREET NW
WASHINGTON, DC 20007

EXAMINER
LE, KHANH H

ART UNIT	PAPER NUMBER
3688	

DATE MAILED: 01/25/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/888,439	06/26/2001	Mark Landesmann	084561-0108	9934

TITLE OF INVENTION: BUYER-DRIVEN TARGETING OF PURCHASING ENTITIES

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	$1510	$300	$0	$1810	04/26/2010

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT.
PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS.
THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON
PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS** FROM THE
MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS
STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES
NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS
PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM
WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW
DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current
SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown
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B. If the status above is to be removed, check box 5b on Part B -
Fee(s) Transmittal and pay the PUBLICATION FEE (if required)
and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now
claiming SMALL ENTITY status, check box 5a on Part B - Fee(s)
Transmittal and pay the PUBLICATION FEE (if required) and 1/2
the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office
(USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b"
of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a
request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing
the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to
Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of
maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.**

PTOL-85 (Rev. 08/07) Approved for use through 08/31/2010.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax (571)-273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

| 22428 | 7590 | 01/25/2010 |

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SUITE 500
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Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission
I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

_____ (Depositor's name)

_____ (Signature)

_____ (Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/888,439	06/26/2001	Mark Landesmann	084561-0108	9934

TITLE OF INVENTION: BUYER-DRIVEN TARGETING OF PURCHASING ENTITIES

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	$1510	$300	$0	$1810	04/26/2010

EXAMINER		ART UNIT	CLASS-SUBCLASS
LE, KHANH H		3688	705-014000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,

(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 _____

2 _____

3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

☐ Issue Fee
☐ Publication Fee (No small entity discount permitted)
☐ Advance Order - # of Copies _____

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

☐ A check is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.

☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____ Date _____

Typed or printed name _____ Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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09/888,439	06/26/2001	Mark Landesmann	084561-0108	9934

22428 7590 01/25/2010		EXAMINER	
FOLEY AND LARDNER LLP		LE, KHANH H	
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3000 K STREET NW		3688	
WASHINGTON, DC 20007		DATE MAILED: 01/25/2010	

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)

(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 482 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 482 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (http://pair.uspto.gov).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

PTOL-85 (Rev. 08/07) Approved for use through 08/31/2010.

	Application No.	**Applicant(s)**
Notice of Allowability	09/888,439	LANDESMANN, MARK
	Examiner	**Art Unit**
	KHANH H. LE	3688

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *BPAI DECISION - EXAMINER AFFIRMED IN PART of 08/17/2009* .

2. ☒ The allowed claim(s) is/are *10,11,47-49,51,52,64,65,68,100,101,137-139,141,142,154,155,158,229-232,255-258,282,283,285-290,298,302,304,305,307,331,332,334-339,347,351,353,354 and 356-503* .

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some*   c) ☒ None   of the:

       1. ☐ Certified copies of the priority documents have been received.

       2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

       3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

    * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

       1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

    (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of

       Paper No./Mail Date _____ .

    Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3. ☒ Information Disclosure Statements (PTO/SB/08),
    Paper No./Mail Date *04/10/2009*

4. ☐ Examiner's Comment Regarding Requirement for Deposit
    of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413),
    Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

/Khanh H. Le/
Primary Examiner, Art Unit 3688

Allowance

1.   The drawings filed 06/26/2001 are approved.

2.   **The following is an examiner's statement of reasons for allowance:**

**The claims are allowed based on the reasoning of the USPTO Board of Appeals
decision of 08/17/2009 (Examiner affirmed in part) and the claim interpretation therein.**

A number of multiple dependent claims allowed by the Board have been made into new
independent claims. (See EXAMINER'S AMENDMENT below).

Of note:

Multiple dependent claim 233 now comprises new independent claims 358-379.

Multiple dependent claim 254 now comprises new independent claims 380-401.

Multiple dependent claim 284 now comprises new independent claims 402-423.

Multiple dependent claim 306 now comprises new independent claims 424-445.

Multiple dependent claim 333 now comprises new independent claims 446-467.

Multiple dependent claim 355 now comprises new independent claims 468-489.

The allowed claims are:

10-11, 47-49, 51-52, 64-65, 68, 100-101, 137-139, 141-142, 154-155, 158, 229-232, 255-
258, 282-283, 285-290, 298, 302, 304, 305, 307, 331-332, 334-339, 347, 351, 353,354, and 356-
503.

**Any comments considered necessary by applicant must be submitted no later than
the payment of the issue fee and, to avoid processing delays, should preferably accompany**

the issue fee. Such submissions should be clearly labeled "Comments on Statement of
Reasons for Allowance."

EXAMINER'S AMENDMENT

3.   An examiner's amendment to the record appears below. Should the changes

and/or additions be unacceptable to applicant, an amendment may be filed as provided by

37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no

later than the payment of the issue fee.

Authorization for this examiner's amendment was given on 01/06/2010 by the

Applicant's attorney, Mr. W. Ellis, after a series of telephone and email exchanges from

12/22/2009 to 01/06/2010. The exchanges are made part of an interview summary sent

separately.   See Interview Summary Paper Number *20091214.*

Listing of Claims:

1-9   (Cancelled)

10.   (Currently amended) The method as defined in claim <u>68</u> [[1]], further comprising:
               obtaining acceptance information on whether one of the buyer entities accepted
the incentive; and

               storing the acceptance information to a database.

11.   (Previously presented) The method as defined in claim 10, further comprising: obtaining additional information on whether the buyer entity made a follow-up purchase or a co-purchase contemporaneous with or after accepting the incentive and inputting the additional information to be stored.

12-46. (Cancelled)

47.   (Currently amended) The method as defined in claim 68[[13]], further comprising:

        receiving additional information on whether one of the buyer entities accepted the incentive; and

        recalculating at least one of the scores for one of the buyer entities based on the additional information.

48.   (Previously presented) The method as defined in claim 47, further comprising: determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

49.   (Previously presented) The method as defined in claim 47, further comprising:

        recalculating the incentive by applying said recalculated score of said one of the buyer entities to an incentive function or algorithm.

50.   (Cancelled)

51.   (Currently amended) The method as defined in claim 68[[1]], wherein the plurality of incentives are provided across a plurality of distribution channels.

52.   (Currently amended) The method as defined in claim 68[[13]], comprising:

        receiving additional information that one of the buyer entities visited a predetermined web site; and recalculating one of the scores of said one of the buyer entities to increase the score based on additional information.

53-63. (Cancelled)

64.   (Currently Amended) A method for buyer-driven targeting by a system comprising:

        receiving from each of a plurality of buyer entities at least one respective third party purchase record or information derived therefrom, said purchase record or information derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system, wherein the receipt of the third party purchase

record or information derived therefrom occurs on the initiative and with the consent of the buyer entity associated with that purchase record;

electronically storing, by computer, information associated with said data;

for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution, point of sale payment or provision of the product or service is not carried out by the system in the ordinary course of business, electronically making, by computer, with respect to at least one of said buyer entities, based at least in part on said information~~data~~, at least one decision associated with the offering of at least one from among a plurality of different preferential incentives, with each incentive associated with at least one of said product or service items and associated with at least one of the third party advertisers, wherein there is at least one different preferential incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored information associated with the data relating to a purchase made by said buyer entity with a merchant other than the third party advertiser that is associated with the incentive; and

facilitating the offering, by computer, of at least one of said preferential incentives to said buyer entity, without having transferred to said third party advertiser any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with a ~~the~~ condition precedent for this step that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

wherein said making or helping to make at least one decision step further comprises the categorization of purchases listed from a plurality of independent third party merchants in the purchase records or information verifiably derived therefrom based on a set of categories;

further comprising:
calculating or facilitating the calculation of a separate score for one of the buyer entities in at least one of the categories based on purchase data associated with purchases by the buyer entity in each of the respective categories; and

submitting a request to one of said buyer entities to provide a rating of a product or service item only if the purchase record or the information verifiably derived therefrom

indicates that a purchase of the product or service item to be rated has been or might have been made.

65.   (Currently Amended) A method for buyer-driven targeting by a system comprising:

        receiving from each of a plurality of buyer entities at least one respective third party purchase record or information derived therefrom, said purchase record or information derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system, wherein the receipt of the third party purchase record or information derived therefrom occurs on the initiative and with the consent of the buyer entity associated with that purchase record;

        electronically storing, by computer, information associated with said data;

        for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution, point of sale payment or provision of the product or service is not carried out by the system in the ordinary course of business, electronically making, by computer, with respect to at least one of said buyer entities, based at least in part on said information~~data~~, at least one decision associated with the offering of at least one from among a plurality of different preferential incentives, with each incentive associated with at least one of said product or service items and associated with at least one of the third party advertisers, wherein there is at least one different preferential incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said decision regarding the at least one incentive that is to be offered to a buyer entity being based at least in part on stored information associated with the data relating to a purchase made by said buyer entity with a merchant other than the third party advertiser that is associated with the incentive; and

        facilitating the offering, by computer, of at least one of said preferential incentives to said buyer entity, without having transferred to said third party advertiser any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with a ~~the~~ condition precedent for this step that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

        wherein said making or helping to make at least one decision step further comprises the categorization of purchases listed from a plurality of independent third party merchants in the purchase records or information verifiably derived therefrom based on a set of categories;

        further comprising:
                calculating or facilitating the calculation of a separate score for one of the buyer entities in at least one of the categories based on purchase data associated with purchases by the buyer entity in each of the respective categories;

                submitting a request to one of said buyer entities to provide a rating of a product or service item only if the purchase record or the information verifiably derived therefrom indicates that a purchase of the product or service item to be rated has been or might have been made;

                weighting each entity submitted rating for a product or service item according to the money spent on the particular product or service item by the entity; and
                creating an average rating for the product or service item based on the weighted entity submitted ratings.

66-67   (Cancelled)

68.   (Currently Amended) A method for buyer-driven targeting by a system comprising:
                receiving from each of a plurality of buyer entities at least one respective third party purchase record or information derived therefrom, said purchase record or information derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system, wherein the receipt of the third party purchase record or information derived therefrom occurs on the initiative and with the consent of the buyer entity associated with that purchase record;

                electronically storing, by computer, information associated with said data;

                for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution, point of sale payment or provision of the product or service is not carried out by the system in the ordinary course of business, electronically making, by computer, with respect to at least one of said buyer entities, based at least in part on said information~~data~~, at least one decision associated with the offering of at least one from among a plurality of different preferential incentives, with each incentive associated with at least one of said product or service items and associated with at least one of the third party advertisers, wherein there is at least one different preferential incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange

for at least one action associated with a purchase of at least one of said items, said benefit not
normally and publicly accessible to said buyer entity or other buyer entities in the same
geographic region on terms which are at least objectively equivalent, and which do not include
material conditions that are different from said at least one action, said decision regarding the at
least one incentive that is to be offered to the buyer entity being based at least in part on stored
information associated with the data relating to a purchase made by said buyer entity with a
merchant other than the third party advertiser that is associated with the incentive; and

               facilitating the offering, by computer, of at least one of said preferential incentives
to said buyer entity, without having transferred to said third party advertiser any full name
associated with said buyer entity at the time that the incentive is offered but has not yet been
responded to by said buyer entity, with a the condition precedent for this step that the system has
received from that buyer entity the at least one respective third party purchase record or
information verifiably derived therefrom;

       wherein said making or helping to make at least one decision step further comprises the
categorization of purchases listed from a plurality of independent third party merchants in the
purchase records or information verifiably derived therefrom based on a set of categories; and

       further comprising:
               calculating or facilitating the calculation of a separate score for one of the buyer
entities in at least one of the categories based on purchase data associated with purchases by the
buyer entity in each of the respective categories; and

               calculating a charge for providing the incentive based on both the size of a group
of buyer entities resulting from a search of the stored information data and the scores of the
buyer entities.

69-99. (Cancelled)

100.   (Currently amended) The system as defined in claim 158[[94]], further comprising
               a component for obtaining acceptance information on whether one of the buyer
entities accepted the incentive; and

               a component for storing the acceptance information to a database.

101.   (Previously presented) The system as defined in claim 100, further comprising a
component for obtaining additional information on whether the buyer entity made a follow-up
purchase or a co-purchase contemporaneous with or after accepting the incentive and inputting
the additional information to be stored.

102-103 (Cancelled)

104-136 (Cancelled)

137.   (Currently amended) The system as defined in claim 158[[103]], further comprising:

            a component for receiving information on whether one of the buyer entities
accepted the incentive; and

            a component for recalculating at least one of the scores for one of the buyer
entities based on the buyer entity accepting the incentive.

138.   (Previously presented) The system as defined in claim 137, further comprising: a
component for determining if the recalculated score qualifies said one of the buyer entities for an
on-going incentive.

139.   (Previously presented) The system as defined in claim 137, further comprising: a
component for recalculating the incentive determined in said offering or facilitating the offering
component by applying said recalculated score of said one of the buyer entities to an incentive
function.

140.   (Cancelled)

141.   (Currently amended) The system as defined in claim 158 [[94]], wherein the system
provides the plurality of incentives across a plurality of distribution channels.

142.   (Currently amended) The system as defined in claim 158[[103]], comprising: a
component for receiving information that one of the buyer entities visited a predetermined web
site; and recalculating one of the scores of said one of the buyer entities to increase the score
based on this visit.

143-153   (Cancelled)

154.   (Currently amended) A system for buyer-driven targeting comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements

a first component for receiving from each of a plurality of buyer entities at least one respective third party purchase record or information derived therefrom, said purchase record or information derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system, wherein the receipt of the third party purchase record or information derived therefrom occurs on the initiative and with the consent of the buyer entity associated with that purchase record;

a second electronic component for storing information associated with said data;

for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution, point of sale payment or provision of the product or service is not carried out by the system in the ordinary course of business, a third electronic component for making with respect to at least one of said buyer entities, based at least in part on said informationdata, at least one decision associated with the offering of at least one from among a plurality of different preferential incentives, with each incentive associated with at least one of said product or service items and associated with at least one of the third party advertisers, wherein there is at least one different preferential incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored information associated with the data relating to a purchase made by said buyer entity with a merchant other than the third party advertiser that is associated with the incentive;

a fourth component for offering of at least one of said preferential incentives to said buyer entity, without having transferred to said third party advertiser any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with a the condition precedent for this step that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom; and

a component for submitting a request to one of said buyer entities to provide a rating of a product or service only if the purchase record of the buyer entity shows a purchase of the product or service to be rated.

155.   (Currently amended) A system for buyer-driven targeting comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements

a first component for receiving from each of a plurality of buyer entities at least one respective third party purchase record or information derived therefrom, said purchase record or information derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system, wherein the receipt of the third party purchase record or information derived therefrom occurs on the initiative and with the consent of the buyer entity associated with that purchase record;

a second electronic component for storing information associated with said data;

for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution, point of sale payment or provision of the product or service is not carried out by the system in the ordinary course of business, a third electronic component for making with respect to at least one of said buyer entities, based at least in part on said information~~data~~, at least one decision associated with the offering of at least one from among a plurality of different preferential incentives, with each incentive associated with at least one of said product or service items and associated with at least one of the third party advertisers, wherein there is at least one different preferential incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored information associated with the data relating to a purchase made by said buyer entity with a merchant other than the third party advertiser that is associated with the incentive;

a fourth component for offering of at least one of said preferential incentives to said buyer entity, without having transferred to said third party advertiser any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with <u>a</u> ~~the~~ condition precedent for this step that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

a component for submitting a request to one of said buyer entities to provide a rating of a product or service only if the purchase record of the buyer entity shows a purchase of the product or service to be rated;

a component for weighting each entity submitted rating for a product or service according to the money spent on the particular product or service by the entity; and

a component for creating an average rating for the product or service based on the weighted entity submitted ratings.

156.   (Cancelled)

157.   (Cancelled)

158.   (Currently amended) A system for buyer-driven targeting comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements

a first component for receiving from each of a plurality of buyer entities at least one respective third party purchase record or information derived therefrom, said purchase record or information derived therefrom comprising data associated with the purchase of products or services for which the payment was not carried out by the system, wherein the receipt of the third party purchase record or information derived therefrom occurs on the initiative and with the consent of the buyer entity associated with that purchase record;

a second electronic component for storing information associated with said data;

for a plurality of product or service items offered for sale, wherein each different item in said plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, and wherein said manufacture, marketing, distribution, point of sale payment or provision of the product or service is not carried out by the system in the ordinary course of business, a third electronic component for making with respect to at least one of said buyer entities, based at least in part on said information~~data~~, at least one decision associated with the offering of at least one from among a plurality of different preferential incentives, with each incentive associated with at least one of said product or service items and associated with at least one of the third party advertisers, wherein there is at least one different preferential incentive from each of a plurality of the different third party advertisers, each of said incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of said items, said benefit not normally and publicly accessible to said buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from said at least one action, said decision regarding the at least one incentive that is to be offered to the buyer entity being based at least in part on stored

information associated with the data relating to a purchase made by said buyer entity with a merchant other than the third party advertiser that is associated with the incentive; and

      a fourth component for offering of at least one of said preferential incentives to said buyer entity, without having transferred to said third party advertiser any full name associated with said buyer entity at the time that the incentive is offered but has not yet been responded to by said buyer entity, with a ~~the~~ condition precedent for this step that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

      wherein said second component for making or helping make a decision step further comprises a component for categorizing purchases listed from a plurality of independent third party merchants in the proof of purchase records based on a set of categories, and

      further comprising:

      a component for calculating at least one score for a buyer entity based on the amount purchased in one or more selected categories; and

      a component for calculating a charge for providing the incentive based on both the size of a group of buyer entities resulting from a search of the stored information ~~data~~ and the scores of the buyer entities.

159-228   (Cancelled)

229.   (Currently amended) The method as recited in claim 358~~207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228~~, wherein the making further includes executing a forward-looking process, the forward-looking process including:

      determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser,

      receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

      automatically and electronically making a new decision associated with the offering, said new decision being based at least in part on the function, the budget limit, and the newly-submitted purchase records;

      distributing the incentive based at least in part on the new decision; and

      halting the distributing when the budget-related limit is met.

230.   (Currently amended) The method as recited in claim 358~~207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228~~, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information.

231.   (Currently amended) The method as recited in claim 358~~207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228~~, wherein said receiving includes:

            receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof;

            automatically accessing the web-based online accounts;

            retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and

            repeating said accessing and retrieving steps unless a cancellation of said permission is received.

232.   Currently amended) The method as recited in claim 358~~207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228~~, further comprising:

            obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

            storing the acceptance information; and

            making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

233-254.   (Cancelled)

255.   (Currently amended) The method as recited in claim 358 ~~207, 208, 209, 210, 211, 212,~~
~~213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228~~, wherein the
making at least one decision further includes providing access to potential-audience-information
containing at least part of the data or information derived from the data to at least one of the third
party advertisers via an interactive user interface, receiving audience and incentive-definition-
information from the at least one of the third party advertisers, selecting output-information
derived at least in part from the potential-audience-information and the audience and incentive-
definition-information, presenting the output-information to the at least one of the third party
advertisers, receiving parameter information from the at least one of the third party advertisers,
and making the at least one decision at least in part based on the parameter information; and

      wherein the making further includes executing a forward-looking process, the forward-
looking process including:

              determining a function and budget-related limit associated with at least one of the
incentives based in part on information received from a forward-participating-advertiser;

              receiving newly-submitted purchase records of the buyer entities with the
condition precedent that the function and budget-related limit has been determined;

              automatically and electronically making a new decision associated with the
making of an incentive offer, said decision being based at least in part on the function, budget
limit, and the newly-submitted purchase records;

              distributing the incentive based at least in part on the revised making; and

              halting the distributing when the budget-related limit is met.

256.   (Currently amended) The method as recited in claim 358~~207, 208, 209, 210, 211, 212,~~
~~213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228~~, wherein said
receiving includes:

              receiving the permission of at least one of the buyer entities to access at least
some of web-based online accounts thereof;

              automatically accessing the web-based online accounts;

              retrieving at least some of said information relating to said purchases made by
said at least one of the buyer entities; and

              repeating said accessing and retrieving steps unless a cancellation of said
permission is received;

wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information.

257.   (Currently amended) The method as recited in claim 358~~207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228~~, wherein said receiving includes:

receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof;

automatically accessing the web-based online accounts;

retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and

repeating said accessing and retrieving steps unless a cancellation of said permission is received;

wherein the making further includes executing a forward-looking process, the forward-looking process including:

determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser,

receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

automatically and electronically making a new decision associated with the making of an incentive offer, said decision being based at least in part on the function, budget limit, and the newly-submitted purchase records;

distributing the incentive based at least in part on the revised making; and

halting the distributing when the budget-related limit is met.

258.   (Currently amended) The method as recited in claim 358~~207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228~~, wherein said receiving includes:

    receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof;

    automatically accessing the web-based online accounts;

    retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and

    repeating said accessing and retrieving steps unless a cancellation of said permission is received;

    wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information;

    wherein the making further includes executing a forward-looking process, the forward-looking process including:

    determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser,

    receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

    automatically and electronically making a new decision associated with the making of an incentive offer, said new decision being based at least in part on the function, budget limit, and the newly-submitted purchase records;

    distributing the incentive based at least in part on the revised making; and

    halting the distributing when the budget-related limit is met.

259-281.   (Cancelled)

282.   (Currently amended) The computer program product as recited in claim 402~~259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information.

283.   (Currently amended) The computer program product as recited in claim 402~~259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, wherein said receiving includes:

                receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof;

                automatically accessing the web-based online accounts;

                retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and

                repeating said accessing and retrieving unless a cancellation of said permission is received.

284.   (Cancelled)

285   (Currently amended) The computer program product as recited in claim 402 ~~259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, further comprising:

                computer code for obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

                computer code for storing the acceptance information; and

                computer code for making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity.

286.   (Currently amended) The computer program product as recited in claim 402 ~~259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, further comprising:

        computer code for calculating for said buyer entity at least one measure which indicates the amount of benefits available to the buyer entity based at least in part on the information stored about the buyer entity; and

        computer code for presenting said at least one measure to the buyer entity.

287.   (Currently amended) The computer program product as recited in claim 402 ~~259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, where said incentive is presented to the buyer entity on a wireless device, and where said decision is made at least in part based on location information associated with the location of the wireless device.

288.   (Currently amended) The computer program product as recited in claim 402 ~~207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228~~, further comprising computer code for receiving manual input from the buyer entity, and making said decision at least in part based on the manual input.

289.   (Currently amended) The computer program product as recited in claim 402~~208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 228~~, further comprising computer code for receiving browsing-behavior information associated with the buyer entity, and making said decision at least in part based on the browsing-behavior information.

290.   (Currently amended) The computer program product as recited in claim 402~~260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, further comprising computer code for receiving demographic information associated with the buyer entity, and making said decision at least in part based on the demographic information.

291-297.   (Cancelled)

298.   (Currently amended) The computer program product as recited in claim 402~~259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, further comprising computer code for calculating a price for the offering of an incentive to the buyer entity based at least in part on information stored about the buyer entity.

299-301.   (Cancelled)

302.   (Currently amended) The computer program product as recited in claim 402~~259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, further comprising computer code for sending information associated with the data of at

least one particular of said buyer entities to a third party after receipt of an authorization from said at least one particular buyer entity.

303.   (Cancelled)

304.   (Currently amended) The computer program product as recited in claim 402~~259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, further comprising: computer code for obtaining enhancement permission from at least one enhanced buyer entity of said plurality of buyer entities to supplement data associated with said enhanced buyer entity with additional information to be obtained from at least one third party information broker; and computer code for receiving additional information associated with the at least one enhanced buyer entity from at least one actual third party information broker; and wherein the incentive in the facilitating the offering of the incentive is offered to the enhanced buyer entity on improved terms based at least in part on the additional information.

305.   (Currently amended) The computer program product as recited in claim 402~~259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, further comprising:

computer code for adding the purchase amounts for the buyer entity over a first period of time made from a first merchant to obtain a first merchant purchase amount; determining if the first merchant purchase amount exceeds a threshold value; and

computer code for rewarding the buyer entity for having exceeded the threshold value of purchases.

306.   (Cancelled)

307.   (Currently amended) The computer program product as recited in claim 402 ~~259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279 or 280~~, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information; and

wherein the making further includes executing a forward-looking process, the forward-looking process including:

determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser;

receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

automatically and electronically making a new decision associated with the making of an incentive offer, said decision being based at least in part on the function, budget limit, and the newly-submitted purchase records;

distributing the incentive based at least in part on the revised making; and

halting the distributing when the budget-related limit is met.

308-329.   (Cancelled)

330.   (Cancelled)

331.   (Currently amended) The system as recited in claim 446308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information.

332.   (Currently amended) The system as recited in claim 446308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329, wherein said receiving includes:
receiving the permission of at least one of the buyer entities to access at least some of web-based online accounts thereof;

automatically accessing the web-based online accounts;

retrieving at least some of said information relating to said purchases made by said at least one of the buyer entities; and

repeating said accessing and retrieving unless a cancellation of said permission is received.

333.   (Cancelled)

334.   (Currently amended) The system as recited in claim 446~~308, 309, 310, 311, 312, 313,~~
~~314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329,~~ further
comprising:

        logic for obtaining multiplier-effect-information on said buyer entity, said
information being associated with at least one follow-up purchase or at least one
contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

        logic for storing the acceptance information; and

        logic for making a decision to offer a further incentive to the buyer entities based
at least in part on said multiplier-effect-information, said decision being in the economic interest
of the buyer entity.

335.   (Currently amended) The system as recited in claim 446~~308, 309, 310, 311, 312, 313,~~
~~314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329,~~ further
comprising:

        logic for calculating for said buyer entity at least one measure which indicates the
amount of benefits available to the buyer entity based at least in part on the information stored
about the buyer entity; and

        logic for presenting said at least one measure to the buyer entity.

336.   (Currently amended) The system as recited in claim 446~~308, 309, 310, 311, 312, 313,~~ ~~314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329~~, where said incentive is presented to the buyer entity on a wireless device, and where said decision is made at least in part based on location information associated with the location of the wireless device.

337.   (Currently amended) The system as recited in claim 446, ~~308, 309, 310, 311, 312, 313,~~ ~~314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329~~ further comprising logic for receiving manual input from the buyer entity, and making said decision at least in part based on the manual input.

338.   (Currently amended) The system as recited in claim 446,~~308, 309, 310, 311, 312, 313,~~ ~~314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329~~ further comprising logic for receiving browsing-behavior information associated with the buyer entity, and making said decision at least in part based on the browsing-behavior information.

339.   (Currently amended) The system as recited in claim 446~~308, 309, 310, 311, 312, 313,~~ ~~314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329~~, further comprising logic for receiving demographic information associated with the buyer entity, and making said decision at least in part based on the demographic information.

340-346.   (Cancelled)

347. (Currently amended) The system as recited in claim 446~~308, 309, 310, 311, 312, 313, 314,~~ ~~315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329~~, further comprising logic for calculating a price for the offering of an incentive to the buyer entity based at least in part on information stored about the buyer entity.

348-350.   (Cancelled)

351.   (Currently amended) The system as recited in claim 446~~308, 309, 310, 311, 312, 313,~~ ~~314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329~~, further comprising logic for sending information associated with the data of at least one particular said buyer entities to a third party after receipt of an authorization from said at least one particular buyer entity.

352.   (Cancelled)

353.   (Currently amended) The system as recited in claim 446 ~~308, 309, 310, 311, 312, 313,~~ ~~314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329~~, further comprising: logic for obtaining enhancement permission from at least one enhanced buyer entity of said plurality of buyer entities to supplement data associated with said enhanced buyer entity with additional information to be obtained from at least one third party information broker; and logic for receiving additional information associated with the at least one enhanced buyer entity

from at least one actual third party information broker; and wherein the incentive in the facilitating the offering of the incentive is offered to the enhanced buyer entity on improved terms based at least in part on the additional information.

354.   (Currently amended) The system as recited in claim 446~~308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329~~, further comprising:

        logic for adding the purchase amounts for the buyer entity over a first period of time made from a first merchant to obtain a first merchant purchase amount; determining if the first merchant purchase amount exceeds a threshold value; and

        logic for rewarding the buyer entity for having exceeded the threshold value of purchases.

355.   (Cancelled)

356.   (Currently amended) The system as recited in claim 446~~308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328 or 329~~, wherein the making at least one decision further includes providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information; and

    wherein the making further includes executing a forward-looking process, the forward-looking process including:

        determining a function and budget-related limit associated with at least one of the incentives based in part on information received from a forward-participating-advertiser;

        receiving newly-submitted purchase records of the buyer entities with the condition precedent that the function and budget-related limit has been determined;

        automatically and electronically making a new decision associated with the making of an incentive offer, said decision being based at least in part on the function, budget limit, and the newly-submitted purchase records;

distributing the incentive based at least in part on the revised making; and

halting the distributing when the budget-related limit is met.

357.   (Currently amended) The method as recited in claim 68~~1, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227 or 22~~8, further comprising:

receiving permission from said at least one buyer entity to send a threshold-contingent incentive by email, said permission being contingent on said threshold-contingent incentive meeting a threshold value;

and wherein said making includes:

determining a value of a particular incentive, and

making a decision in favor of sending said particular incentive to said buyer entity if and only if said incentive meets said threshold.

358.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer

entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity.

359.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity;

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record.

360.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity;

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system.

361.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity;

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system.

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362.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

363.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

364.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

365.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

366.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record.

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

367.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system.

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

368.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

369.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

370.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

371.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

372.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

373.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to purchases made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

374.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

375.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

376.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

377.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

378.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

379.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items;

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom;

further comprising:

obtaining multiplier-effect-information on said buyer entity, said information being associated with at least one follow-up purchase or at least one contemporaneous co-purchase which the buyer entity made with or after accepting the incentive;

storing the acceptance information; and

making a decision to offer a further incentive to the buyer entities based at least in part on said multiplier-effect-information, said decision being in the economic interest of the buyer entity,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity.

380.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

381.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

382.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

383.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

384.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

385.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each

of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

        facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

    wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

    wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

    wherein the receiving step comprises:

        sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

        receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

        obtaining said purchase information from the merchants;

        wherein said making a decision step comprises:

        electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

        correlating the attribute to an incentive from a plurality of incentives.

386.   (New) A method for buyer-driven targeting by a system comprising:

        receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

        electronically storing, by computer, information associated with the data;

        for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by

computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

   facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

   wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

  wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

  wherein the receiving step comprises:

   sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

   receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

   obtaining said purchase information from the merchants;

   wherein said making a decision step comprises:

   electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

   correlating the attribute to an incentive from a plurality of incentives.

387. (New) A method for buyer-driven targeting by a system comprising:

   receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

388.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record.

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

389.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system.

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

390.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer

entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

391.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or

service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive.

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

392. (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a

different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

        facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

      wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

      wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

      wherein the receiving step comprises:

        sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

        receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

        obtaining said purchase information from the merchants;

        wherein said making a decision step comprises:

        electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

        correlating the attribute to an incentive from a plurality of incentives.

393.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information ~~data~~ relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives..

394.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business.

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

        wherein said making a decision step comprises:

        electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

        correlating the attribute to an incentive from a plurality of incentives.

395.   (New) A method for buyer-driven targeting by a system comprising:

        receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

        electronically storing, by computer, information associated with the data;

        for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

        facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action.

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to purchases made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

396.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each

of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

397.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a

plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

398.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

399.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

400. (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

401.   (New) A method for buyer-driven targeting by a system comprising:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing, by computer, information associated with the data;

for a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving step comprises:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision step comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

402.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at

least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

403.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third

party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

404.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third

party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

       facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

    wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

    further comprising:

       computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

       computer code for storing the acceptance information; and

       computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

405.   (New) A computer program product for buyer-driven targeting by a system comprising:

       a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

       receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

       electronically storing information associated with the data;

       with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

406.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

407.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer

entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

408.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

409.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

410.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

411.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third

party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

412.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one

from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

413.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or

provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

414.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or

provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

415.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

416.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

further comprising:
computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

417.   (New) A computer program product for buyer-driven targeting by a system comprising:
a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to purchases made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

418.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

419.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

420.   (New) A computer program product for buyer-driven targeting by a system comprising:

          a set of computer-readable non-transitory media having computer readable
program code embodied therein to be executed by a computer, the computer readable program
code comprising program code to perform the following method:

          receiving, via computer-enabled automated access, data from each of a plurality
of buyer entities comprising at least one respective third party purchase record or information
derived therefrom;

          electronically storing information associated with the data;

          with respect to a plurality of product or service items offered for sale, wherein
each different item in the plurality of items is either manufactured or marketed or distributed or
provided by a different third party advertiser in a plurality of third party advertisers,
electronically making, by computer, with respect to at least one of the buyer entities, based at
least in part on the information, at least one decision associated with the offering of at least one
from among a plurality of different incentives, with each incentive associated with at least one of
the product or service items and associated with at least one of the third party advertisers,
wherein there is at least one different incentive from each of a plurality of the different third
party advertisers, each of the incentives offering at least one benefit in exchange for at least one
action associated with a purchase of at least one of the items; and

          facilitating the offering, by computer, of at least one of the incentives to the buyer
entity, with a condition precedent for this operation that the system has received from that buyer
entity the at least one respective third party purchase record or information verifiably derived
therefrom,

      wherein the purchase record or information derived therefrom comprises data associated
with the purchase of products or services for which payment was not carried out by the system,

      wherein the offering is facilitated without having transferred to the third party advertiser
any full name associated with the buyer entity at the time that the incentive is offered but has not
yet been responded to by the buyer entity,

      further comprising:

          computer code for obtaining acceptance information on whether at least one of the
buyer entities accepted the incentive;

          computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

421.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

422.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

further comprising:

computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

423.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of computer-readable non-transitory media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving, via computer-enabled automated access, data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer

entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

further comprising:
computer code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

computer code for storing the acceptance information; and

computer code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

424.   (New) A computer program product for buyer-driven targeting by a system comprising:
a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one

from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

425. (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at

least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

426.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

427.   (New) A computer program product for buyer-driven targeting by a system comprising:
a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

428.   (New) A computer program product for buyer-driven targeting by a system comprising:

            a set of non-transitory computer-readable media having computer readable
program code embodied therein to be executed by a computer, the computer readable program
code comprising program code to perform the following method:

            receiving data from each of a plurality of buyer entities comprising at least one
respective third party purchase record or information derived therefrom;

            electronically storing information associated with the data;

            with respect to a plurality of product or service items offered for sale, wherein
each different item in the plurality of items is either manufactured or marketed or distributed or
provided by a different third party advertiser in a plurality of third party advertisers,
electronically making, by computer, with respect to at least one of the buyer entities, based at
least in part on the information, at least one decision associated with the offering of at least one
from among a plurality of different incentives, with each incentive associated with at least one of
the product or service items and associated with at least one of the third party advertisers,
wherein there is at least one different incentive from each of a plurality of the different third
party advertisers, each of the incentives offering at least one benefit in exchange for at least one
action associated with a purchase of at least one of the items; and

            facilitating the offering, by computer, of at least one of the incentives to the buyer
entity, with a condition precedent for this operation that the system has received from that buyer
entity the at least one respective third party purchase record or information verifiably derived
therefrom,

        wherein the manufacture, marketing, distribution, and providing are not carried out by the
system in the ordinary course of business,

        wherein the receiving comprises logic for:

            sending to a buyer entity an offer for participating in an incentive program in
return for access to purchase information pertaining to the buyer entity from at least three
merchants;

            receiving from the buyer entity a response with a digital identity verification
granting a right of access to said purchase information of the merchants; and

            obtaining said purchase information from the merchants;

            wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

429.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

430.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third

party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

    facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

  wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

  wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

  wherein the receiving comprises program code for:

    sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

    receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

    obtaining said purchase information from the merchants;

    wherein said making a decision comprises:

    electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

    correlating the attribute to an incentive from a plurality of incentives.

431. (New) A computer program product for buyer-driven targeting by a system comprising:

    a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

    receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

    electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

432.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record.

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

433.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

434.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of

the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

               facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

     wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

     wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

     wherein the receiving comprises program code for:

               sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

               receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

               obtaining said purchase information from the merchants;

               wherein said making a decision comprises:

               electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

               correlating the attribute to an incentive from a plurality of incentives.

435.   (New) A computer program product for buyer-driven targeting by a system comprising:

               a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

436.   (New) A computer program product for buyer-driven targeting by a system comprising:

        a set of non-transitory computer-readable media having computer readable
program code embodied therein to be executed by a computer, the computer readable program
code comprising program code to perform the following method:

        receiving data from each of a plurality of buyer entities comprising at least one
respective third party purchase record or information derived therefrom;

        electronically storing information associated with the data;

        with respect to a plurality of product or service items offered for sale, wherein
each different item in the plurality of items is either manufactured or marketed or distributed or
provided by a different third party advertiser in a plurality of third party advertisers,
electronically making, by computer, with respect to at least one of the buyer entities, based at
least in part on the information, at least one decision associated with the offering of at least one
from among a plurality of different incentives, with each incentive associated with at least one of
the product or service items and associated with at least one of the third party advertisers,
wherein there is at least one different incentive from each of a plurality of the different third
party advertisers, each of the incentives offering at least one benefit in exchange for at least one
action associated with a purchase of at least one of the items; and

        facilitating the offering, by computer, of at least one of the incentives to the buyer
entity, with a condition precedent for this operation that the system has received from that buyer
entity the at least one respective third party purchase record or information verifiably derived
therefrom,

     wherein the receipt of the third party purchase record or information derived therefrom
occurs on an initiative and with consent of the buyer entity associated with that purchase record,

     wherein the decision regarding the at least one incentive that is to be offered to the buyer
entity is based at least in part on stored information relating to at least one purchase made by the
buyer entity with merchants other than the third party advertiser that is associated with the
incentive,

     wherein the receiving comprises program code for:

        sending to a buyer entity an offer for participating in an incentive program in
return for access to purchase information pertaining to the buyer entity from at least three
merchants;

        receiving from the buyer entity a response with a digital identity verification
granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

437.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the

buyer entity with merchants other than the third party advertiser that is associated with the incentive,

     wherein the receiving comprises program code for:

         sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

         receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

         obtaining said purchase information from the merchants;

         wherein said making a decision comprises:

         electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

         correlating the attribute to an incentive from a plurality of incentives.

438.   (New) A computer program product for buyer-driven targeting by a system comprising:

         a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

         receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

         electronically storing information associated with the data;

         with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

439.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored information relating to purchases made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

440.   (New) A computer program product for buyer-driven targeting by a system comprising:

        a set of non-transitory computer-readable media having computer readable
program code embodied therein to be executed by a computer, the computer readable program
code comprising program code to perform the following method:

        receiving data from each of a plurality of buyer entities comprising at least one
respective third party purchase record or information derived therefrom;

        electronically storing information associated with the data;

        with respect to a plurality of product or service items offered for sale, wherein
each different item in the plurality of items is either manufactured or marketed or distributed or
provided by a different third party advertiser in a plurality of third party advertisers,
electronically making, by computer, with respect to at least one of the buyer entities, based at
least in part on the information, at least one decision associated with the offering of at least one
from among a plurality of different incentives, with each incentive associated with at least one of
the product or service items and associated with at least one of the third party advertisers,
wherein there is at least one different incentive from each of a plurality of the different third
party advertisers, each of the incentives offering at least one benefit in exchange for at least one
action associated with a purchase of at least one of the items; and

        facilitating the offering, by computer, of at least one of the incentives to the buyer
entity, with a condition precedent for this operation that the system has received from that buyer
entity the at least one respective third party purchase record or information verifiably derived
therefrom,

     wherein the offering is facilitated without having transferred to the third party advertiser
any full name associated with the buyer entity at the time that the incentive is offered but has not
yet been responded to by the buyer entity,

     wherein the receiving comprises program code for:

        sending to a buyer entity an offer for participating in an incentive program in
return for access to purchase information pertaining to the buyer entity from at least three
merchants;

        receiving from the buyer entity a response with a digital identity verification
granting a right of access to said purchase information of the merchants; and

        obtaining said purchase information from the merchants;

        wherein said making a decision comprises:

    electronically searching the purchase information to obtain at least one attribute
from the purchase information about the buyer entity; and

    correlating the attribute to an incentive from a plurality of incentives.

441. (New) A computer program product for buyer-driven targeting by a system comprising:

    a set of non-transitory computer-readable media having computer readable
program code embodied therein to be executed by a computer, the computer readable program
code comprising program code to perform the following method:

    receiving data from each of a plurality of buyer entities comprising at least one
respective third party purchase record or information derived therefrom;

    electronically storing information associated with the data;

    with respect to a plurality of product or service items offered for sale, wherein
each different item in the plurality of items is either manufactured or marketed or distributed or
provided by a different third party advertiser in a plurality of third party advertisers,
electronically making, by computer, with respect to at least one of the buyer entities, based at
least in part on the information, at least one decision associated with the offering of at least one
from among a plurality of different incentives, with each incentive associated with at least one of
the product or service items and associated with at least one of the third party advertisers,
wherein there is at least one different incentive from each of a plurality of the different third
party advertisers, each of the incentives offering at least one benefit in exchange for at least one
action associated with a purchase of at least one of the items; and

    facilitating the offering, by computer, of at least one of the incentives to the buyer
entity, with a condition precedent for this operation that the system has received from that buyer
entity the at least one respective third party purchase record or information verifiably derived
therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

442.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers,

wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

443.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

444.   (New) A computer program product for buyer-driven targeting by a system comprising:
                a set of non-transitory computer-readable media having computer readable
program code embodied therein to be executed by a computer, the computer readable program
code comprising program code to perform the following method:

                receiving data from each of a plurality of buyer entities comprising at least one
respective third party purchase record or information derived therefrom;

                electronically storing information associated with the data;

                with respect to a plurality of product or service items offered for sale, wherein
each different item in the plurality of items is either manufactured or marketed or distributed or
provided by a different third party advertiser in a plurality of third party advertisers,
electronically making, by computer, with respect to at least one of the buyer entities, based at
least in part on the information, at least one decision associated with the offering of at least one
from among a plurality of different incentives, with each incentive associated with at least one of
the product or service items and associated with at least one of the third party advertisers,
wherein there is at least one different incentive from each of a plurality of the different third
party advertisers, each of the incentives offering at least one benefit in exchange for at least one
action associated with a purchase of at least one of the items; and

                facilitating the offering, by computer, of at least one of the incentives to the buyer
entity, with a condition precedent for this operation that the system has received from that buyer
entity the at least one respective third party purchase record or information verifiably derived
therefrom,

        wherein the at least one benefit is not normally and publicly accessible to the buyer entity
or other buyer entities in the same geographic region on terms which are at least objectively
equivalent, and which do not include material conditions that are different from the at least one
action,

        wherein the offering is facilitated without having transferred to the third party advertiser
any full name associated with the buyer entity at the time that the incentive is offered but has not
yet been responded to by the buyer entity,

        wherein the receiving comprises program code for:
                sending to a buyer entity an offer for participating in an incentive program in
return for access to purchase information pertaining to the buyer entity from at least three
merchants;

                receiving from the buyer entity a response with a digital identity verification
granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

445.   (New) A computer program product for buyer-driven targeting by a system comprising:

a set of non-transitory computer-readable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code comprising program code to perform the following method:

receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

electronically storing information associated with the data;

with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

facilitating the offering, by computer, of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

446.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

447.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at

least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

448.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the

different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

further comprising:
logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

449.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

450.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

451.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer

entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

452.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer

entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

453.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer

entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

454.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer

entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

455.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

further comprising:
logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

456.	(New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the

different third party advertisers, each of the incentives offering at least one benefit in exchange
for at least one action associated with a purchase of at least one of the items; and

       logic for facilitating the offering of at least one of the incentives to the buyer
entity, with a condition precedent for this operation that the system has received from that buyer
entity the at least one respective third party purchase record or information verifiably derived
therefrom,

   wherein the manufacture, marketing, distribution, and providing are not carried out by the
system in the ordinary course of business,

   wherein the at least one benefit is not normally and publicly accessible to the buyer entity
or other buyer entities in the same geographic region on terms which are at least objectively
equivalent, and which do not include material conditions that are different from the at least one
action,

   further comprising:

       logic for obtaining acceptance information on whether at least one of the buyer
entities accepted the incentive;

       logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities
based at least in part on said acceptance information, said decision being in the economic interest
of said at least one of the buyer entities.

457.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

       a set of processors that use the electronic storage and include among them the
following logic elements:

       logic for receiving data from each of a plurality of buyer entities comprising at
least one respective third party purchase record or information derived therefrom;

       logic for electronically storing information associated with the data;

       logic for, with respect to a plurality of product or service items offered for sale,
wherein each different item in the plurality of items is either manufactured or marketed or
distributed or provided by a different third party advertiser in a plurality of third party
advertisers, electronically making, by computer, with respect to at least one of the buyer entities,
based at least in part on the information, at least one decision associated with the offering of at
least one from among a plurality of different incentives, with each incentive associated with at

least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

further comprising:
logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

458.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the

different third party advertisers, each of the incentives offering at least one benefit in exchange
for at least one action associated with a purchase of at least one of the items; and

      logic for facilitating the offering of at least one of the incentives to the buyer
entity, with a condition precedent for this operation that the system has received from that buyer
entity the at least one respective third party purchase record or information verifiably derived
therefrom,

    wherein the receipt of the third party purchase record or information derived therefrom
occurs on an initiative and with consent of the buyer entity associated with that purchase record,

    wherein the decision regarding the at least one incentive that is to be offered to the buyer
entity is based at least in part on stored data relating to at least one purchase made by the buyer
entity with merchants other than the third party advertiser that is associated with the incentive,

    further comprising:

      logic for obtaining acceptance information on whether at least one of the buyer
entities accepted the incentive;

      logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities
based at least in part on said acceptance information, said decision being in the economic interest
of said at least one of the buyer entities.

459 (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

      a set of processors that use the electronic storage and include among them the
following logic elements:

      logic for receiving data from each of a plurality of buyer entities comprising at
least one respective third party purchase record or information derived therefrom;

      logic for electronically storing information associated with the data;

      logic for, with respect to a plurality of product or service items offered for sale,
wherein each different item in the plurality of items is either manufactured or marketed or
distributed or provided by a different third party advertiser in a plurality of third party
advertisers, electronically making, by computer, with respect to at least one of the buyer entities,
based at least in part on the information, at least one decision associated with the offering of at

least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

460.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities,

based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

        logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

     wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

     wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

     further comprising:

        logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

        logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

461.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

        a set of processors that use the electronic storage and include among them the following logic elements:

        logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

        logic for electronically storing information associated with the data;

        logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party

advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

        logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

     wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

     wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

     wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to purchases made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

     further comprising:
        logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

        logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

462.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and
        a set of processors that use the electronic storage and include among them the following logic elements:

        logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

        logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

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an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or

distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

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a set of processors that use the electronic storage and include among them the following logic elements:

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logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

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a set of processors that use the electronic storage and include among them the following logic elements:

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logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

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a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

further comprising:

logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

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an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or

distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

        logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

     wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

     wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

     wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

     further comprising:

        logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

        logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

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an electronic storage; and

        a set of processors that use the electronic storage and include among them the following logic elements:

        logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receiving comprises program code for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

469.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

470.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

471.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the
following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at
least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale,
wherein each different item in the plurality of items is either manufactured or marketed or
distributed or provided by a different third party advertiser in a plurality of third party
advertisers, electronically making, by computer, with respect to at least one of the buyer entities,
based at least in part on the information, at least one decision associated with the offering of at
least one from among a plurality of different incentives, with each incentive associated with at
least one of the product or service items and associated with at least one of the third party
advertisers, wherein there is at least one different incentive from each of a plurality of the
different third party advertisers, each of the incentives offering at least one benefit in exchange
for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer
entity, with a condition precedent for this operation that the system has received from that buyer
entity the at least one respective third party purchase record or information verifiably derived
therefrom,

wherein the receipt of the third party purchase record or information derived therefrom
occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the purchase record or information derived therefrom comprises data associated
with the purchase of products or services for which payment was not carried out by the system,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in
return for access to purchase information pertaining to the buyer entity from at least three
merchants;

receiving from the buyer entity a response with a digital identity verification
granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

472.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

473.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

474.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the

different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

475.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the receiving comprises logic for:
sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

476.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

477.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

478.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at

least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the at least one benefit is not normally and publicly accessible to the buyer entity or other buyer entities in the same geographic region on terms which are at least objectively equivalent, and which do not include material conditions that are different from the at least one action,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

479.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

480.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

      a set of processors that use the electronic storage and include among them the
following logic elements:

      logic for receiving data from each of a plurality of buyer entities comprising at
least one respective third party purchase record or information derived therefrom;

      logic for electronically storing information associated with the data;

      logic for, with respect to a plurality of product or service items offered for sale,
wherein each different item in the plurality of items is either manufactured or marketed or
distributed or provided by a different third party advertiser in a plurality of third party
advertisers, electronically making, by computer, with respect to at least one of the buyer entities,
based at least in part on the information, at least one decision associated with the offering of at
least one from among a plurality of different incentives, with each incentive associated with at
least one of the product or service items and associated with at least one of the third party
advertisers, wherein there is at least one different incentive from each of a plurality of the
different third party advertisers, each of the incentives offering at least one benefit in exchange
for at least one action associated with a purchase of at least one of the items; and

      logic for facilitating the offering of at least one of the incentives to the buyer
entity, with a condition precedent for this operation that the system has received from that buyer
entity the at least one respective third party purchase record or information verifiably derived
therefrom,

     wherein the receipt of the third party purchase record or information derived therefrom
occurs on an initiative and with consent of the buyer entity associated with that purchase record,

     wherein the decision regarding the at least one incentive that is to be offered to the buyer
entity is based at least in part on stored data relating to at least one purchase made by the buyer
entity with merchants other than the third party advertiser that is associated with the incentive,

    wherein the receiving comprises logic for:

      sending to a buyer entity an offer for participating in an incentive program in
return for access to purchase information pertaining to the buyer entity from at least three
merchants;

      receiving from the buyer entity a response with a digital identity verification
granting a right of access to said purchase information of the merchants; and

      obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

481.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

482.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party

advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

483.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to purchases made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

484.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

485.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

486.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party

advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the purchase record or information derived therefrom comprises data associated with the purchase of products or services for which payment was not carried out by the system,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

487.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

        logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

        logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

    wherein the manufacture, marketing, distribution, and providing are not carried out by the system in the ordinary course of business,

    wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

    wherein the receiving comprises logic for:

        sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

        receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

        obtaining said purchase information from the merchants;

        wherein said making a decision comprises:

        electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

        correlating the attribute to an incentive from a plurality of incentives.

488.   (New) A system for buyer-driven targeting by a system comprising:
an electronic storage; and

        a set of processors that use the electronic storage and include among them the following logic elements:

        logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

        logic for electronically storing information associated with the data;

        logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

        logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

    wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

    wherein the receiving comprises logic for:

        sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

        receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

        obtaining said purchase information from the merchants;

        wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

489.   (New) A system for buyer-driven targeting by a system comprising:

an electronic storage; and

a set of processors that use the electronic storage and include among them the following logic elements:

logic for receiving data from each of a plurality of buyer entities comprising at least one respective third party purchase record or information derived therefrom;

logic for electronically storing information associated with the data;

logic for, with respect to a plurality of product or service items offered for sale, wherein each different item in the plurality of items is either manufactured or marketed or distributed or provided by a different third party advertiser in a plurality of third party advertisers, electronically making, by computer, with respect to at least one of the buyer entities, based at least in part on the information, at least one decision associated with the offering of at least one from among a plurality of different incentives, with each incentive associated with at least one of the product or service items and associated with at least one of the third party advertisers, wherein there is at least one different incentive from each of a plurality of the different third party advertisers, each of the incentives offering at least one benefit in exchange for at least one action associated with a purchase of at least one of the items; and

logic for facilitating the offering of at least one of the incentives to the buyer entity, with a condition precedent for this operation that the system has received from that buyer entity the at least one respective third party purchase record or information verifiably derived therefrom,

wherein the receipt of the third party purchase record or information derived therefrom occurs on an initiative and with consent of the buyer entity associated with that purchase record,

wherein the decision regarding the at least one incentive that is to be offered to the buyer entity is based at least in part on stored data relating to at least one purchase made by the buyer entity with merchants other than the third party advertiser that is associated with the incentive,

wherein the offering is facilitated without having transferred to the third party advertiser any full name associated with the buyer entity at the time that the incentive is offered but has not yet been responded to by the buyer entity,

wherein the receiving comprises logic for:

sending to a buyer entity an offer for participating in an incentive program in return for access to purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity a response with a digital identity verification granting a right of access to said purchase information of the merchants; and

obtaining said purchase information from the merchants;

wherein said making a decision comprises:

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity; and

correlating the attribute to an incentive from a plurality of incentives.

490. (New) The method as defined in claim 64, further comprising:

obtaining acceptance information on whether one of the buyer entities accepted the incentive; and

storing the acceptance information to a database.

491.   (New) The method as defined in claim 490, further comprising: obtaining additional information on whether the buyer entity made a follow-up purchase or a co-purchase

contemporaneous with or after accepting the incentive and inputting the additional information to be stored.

492.   (New) The method as defined in claim 65, further comprising:

    obtaining acceptance information on whether one of the buyer entities accepted the incentive; and

    storing the acceptance information to a database.

493.   (New) The method as defined in claim 492, further comprising:

  obtaining additional information on whether the buyer entity made a follow-up purchase or a co-purchase contemporaneous with or after accepting the incentive and inputting the additional information to be stored.

494.   (New) The system as defined in claim 154, further comprising

    a component for obtaining acceptance information on whether one of the buyer entities accepted the incentive; and

    a component for storing the acceptance information to a database.

495.   (New) The system as defined in claim 494, further comprising:

    a component for obtaining additional information on whether the buyer entity made a follow-up purchase or a co-purchase contemporaneous with or after accepting the incentive and inputting the additional information to be stored.

496.   (New) The system as defined in claim 155, further comprising

    a component for obtaining acceptance information on whether one of the buyer entities accepted the incentive; and

    a component for storing the acceptance information to a database.

497.   (New) The system as defined in claim 496, further comprising:

        a component for obtaining additional information on whether the buyer entity made a
follow-up purchase or a co-purchase contemporaneous with or after accepting the incentive and
inputting the additional information to be stored.

498.   (New) The method as recited in claim 380, wherein the making at least one decision
further includes providing access to potential-audience-information containing at least part of the
data or information derived from the data to at least one of the third party advertisers via an
interactive user interface, receiving audience and incentive-definition-information from the at
least one of the third party advertisers, selecting output-information derived at least in part from
the potential-audience-information and the audience and incentive-definition-information,
presenting the output-information to the at least one of the third party advertisers, receiving
parameter information from the at least one of the third party advertisers, and making the at least
one decision at least in part based on the parameter information.

499.   (New) The method as recited in claim 380, further comprising:
                obtaining acceptance information on whether at least one of the buyer entities
accepted the incentive;

                storing the acceptance information; and

                making a decision to offer a further incentive to said at least one of the buyer
entities based at least in part on said acceptance information, said decision being in the economic
interest of said at least one of the buyer entities.

500.   (New) The program product as recited in claim 424, wherein the program code for making at least one decision further includes program code for providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information.

501.   (New) The program product as recited in claim 424, further comprising:

          program code for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

          program code for storing the acceptance information; and

          program code for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

502.   (New) The system as recited in claim 468, wherein the logic for making at least one decision is further configured for providing access to potential-audience-information containing at least part of the data or information derived from the data to at least one of the third party advertisers via an interactive user interface, receiving audience and incentive-definition-information from the at least one of the third party advertisers, selecting output-information derived at least in part from the potential-audience-information and the audience and incentive-definition-information, presenting the output-information to the at least one of the third party advertisers, receiving parameter information from the at least one of the third party advertisers, and making the at least one decision at least in part based on the parameter information.

503.   (New) The system as recited in claim 468, further comprising:

          logic for obtaining acceptance information on whether at least one of the buyer entities accepted the incentive;

          logic for storing the acceptance information; and

logic for making a decision to offer a further incentive to said at least one of the buyer entities based at least in part on said acceptance information, said decision being in the economic interest of said at least one of the buyer entities.

Conclusion

3.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Khanh H. Le whose telephone number is 571-272-6721. The Examiner works a part-time schedule and can normally be reached on Monday-Wednesday 9:00-6:00. If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Robert A. Weinhardt can be reached on 571-272-6633. The fax phone numbers for the organization where this application or proceeding is assigned are 571-273-8300 for regular communications and for After Final communications. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 571-272-3600. For patent related correspondence, hand carry deliveries must be made to the Customer Service Window (now located at the Randolph Building, 401 Dulany Street, Alexandria, VA 22314). Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Khanh H. Le/
Primary Examiner, Art Unit 3688